

In re:  
Siaka Ouattara  
Debtor

Case No. 16-18485-elf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 10

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

db +Siaka Ouattara, 2224 Amber Street, Philadelphia, PA 19125-2038  
13912236 Deutsche Bank National Trust Company, as, et al., c/o Ocwen Loan Servicing, LLC,  
Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
13835676 Infiniti Financial Services, P.O. Box 660366, Dallas, TX 75266-0366  
13872663 +U.S. Bank National Association, Trustee (See 410), C/O Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 08 2019 03:28:52 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 08 2019 03:28:49 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13928436 +E-mail/Text: megan.harper@phila.gov Jun 08 2019 03:28:52  
City of Philadelphia Law Department, Tax Unit, Bankruptcy Group, MSB,  
1401 John F. Kennedy Blvd, 5th Floor, Philadelphia, Pennsylvania 19102-1640  
13837116 EDI: IRS.COM Jun 08 2019 07:08:00 Dept. of the Treasury, I.R.S., P.O. Box 7346,  
Philadelphia, PA 19101-7346  
13912641 E-mail/Text: jennifer.chacon@spservicing.com Jun 08 2019 03:29:26  
Deutsche Bank National Trust Company, et al, c/o Select Portfolio Servicing, Inc.,  
P.O. Box 65250, Salt Lake City, UT 84165-0250  
13849943 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 08 2019 03:27:58  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2019 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. Bank National Association, as Trustee for  
Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
DENISE ELIZABETH CARLON on behalf of Creditor Deutsche Bank National Trust Company, as  
Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-WL2, Asset-Backed  
Certificates, Series 2006-WL2 bkgroup@kmlawgroup.com  
JAMES P. SHAY on behalf of Creditor Deutsche Bank National Trust Company, As Trustee Et Al...  
james.shay@phelanhallinan.com  
JEREMY JOHN KOBESKI on behalf of Creditor Deutsche Bank National Trust Company, As Trustee Et  
Al... paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Deutsche Bank National Trust Company, As Trustee Et  
Al... paeb@fedphe.com  
MARIO J. HANYON on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ET.AL.  
paeb@fedphe.com  
MATTEO SAMUEL WEINER on behalf of Creditor Deutsche Bank National Trust Company, as Trustee,  
in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-WL2, Asset-Backed  
Certificates, Series 2006-WL2 bkgroup@kmlawgroup.com  
MICHAEL A. CATALDO2 on behalf of Debtor Siaka Ouattara ecf@ccpclaw.com,  
igotnotices@ccpclaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

MICHAEL A. CIBIK2 on behalf of Debtor Siaka Ouattara ecf@ccpclaw.com, igotnotices@ccpclaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, As Trustee Et  
Al... bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, asTrustee for Terwin  
Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15

| Information to identify the case:                                      |                       |             |           |                                |                    |
|------------------------------------------------------------------------|-----------------------|-------------|-----------|--------------------------------|--------------------|
| Debtor 1                                                               | <b>Siaka Ouattara</b> |             |           | Social Security number or ITIN | <b>xxx-xx-7955</b> |
|                                                                        | First Name            | Middle Name | Last Name | EIN                            | __-_____-          |
| Debtor 2                                                               |                       |             |           | Social Security number or ITIN | ____-              |
| (Spouse, if filing)                                                    | First Name            | Middle Name | Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>Eastern District of Pennsylvania</b> |                       |             |           |                                |                    |
| Case number: <b>16-18485-elf</b>                                       |                       |             |           |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Siaka Ouattara

6/6/19

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**